

Employee Retirement Guide



This guide is presented in summary form. Please refer to the references provided and official plan documents for specific terms, conditions, and exclusions. If any conflict ever arises between this guide and official documents, the official rules and documents will apply in all cases. This guide is not a contract for the purpose of payment of benefits. Contact Human Resources (HR) for assistance.



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Section 1 - Planning for Retirement

Preparing for Retirement

There are several important things to think about as you near retirement:

- Do you know what your [retirement benefit](#) will be?
- Do you know when you are [actually considered retired](#)?
- Your Snohomish County benefits end the last day of the month in which you were in a paid status. What will you do for health care coverage?
- How long will your benefit last? You are guaranteed a retirement benefit check for your lifetime and, if you choose a survivor option, for the lifetime of your survivor.
- When will you get first DRS retirement check? You should receive your benefit payment by the end of the month. If you choose direct deposit, and it has become effective, you will receive your first [benefit payment](#) by the last banking day in the month you retire.
- When will you get your final paycheck from the county? If the last day you were in a paid status is between the 1st and the 15th of the month, your final paycheck will be available on the 22nd of the current month. If the last day you were in a paid status is between the 16th and the 31st of the month, your final paycheck will be available on the 7th of the next month.
- How will your [PERS, SERS, Plans 2 and 3](#) or [LEOFF Plan 2](#) benefit change if you work past normal retirement age or you decide to retire early?
- Will you want to increase your benefit by [purchasing additional service credit](#)?
- What [other income](#) will you have available to you in retirement?

If you haven't already signed up for [online account access](#), you'll want to do so. With this service, you can calculate your benefit under different scenarios, using your individual account information. Once you retire, you can get copies of your 1099-Rs, keep track of your return-to-work hours and see other helpful information related to your retirement benefit.

Retirement Planning

Focus on the things you need to consider as your retirement date nears. If you are within two years of retirement, the [Retirement Planning Checklist](#) will help you set your retirement plans in motion. You will also want to [contact DRS](#) to request a written estimate. DRS will perform a detailed review of your account to verify the accuracy of your service credit, compensation and contributions before creating the written estimate and providing it to you.

Frequently Asked Questions about Retirement Planning

Find out when you'll get your first benefit check and [get other important answers](#) you'll want to know.

Retirement Planning Checklist

The earlier you begin [retirement planning](#), the more successful your retirement will be. If you are within two years of retirement, this list of steps will help you set your final retirement plans in place.

Member Handbooks

The member handbook is a summary of the rules governing your retirement plan. The actual rules governing member's benefits are contained in state retirement laws. The handbook is a summary, written with less legalistic terms: [PERS Plan 2](#), [PERS Plan 3](#), or [LEOFF Plan 2](#)

When I am Considered Retired

You're considered retired once you begin receiving a retirement benefit. This is usually the first of the month after the month you've separated from employment. If you separate from employment, but wait to start drawing a benefit, you'll be considered retired once you do begin receiving it.

Example: If your last day of work or paid leave is May 15th, DRS considers you retired on June 1st. You will receive your first DRS check on or around June 30th.

Benefit Estimators

You have 24/7 access to your [account](#) to help you plan for your future retirement. If you're working with a financial planner, you may use these [worksheets](#) for your plan and system. The worksheets are not linked to your account information. Access the [PERS Plan 2](#), [PERS Plan 3](#), or [LEOFF Plan 2](#) worksheet to calculate your estimate manually.

Cost of Living Adjustments (COLAs)

Learn more about COLAs at our [COLA Frequently Asked Questions](#).

Federal Income Tax Withholding Calculator

It's important to plan ahead when thinking about how your federal tax withholding will affect your net monthly benefit. We've developed a [calculator](#) you can use to help determine your allowances and withholding amount.

Purchasing Additional Service Credit

You may be able to [purchase additional service credit](#) to increase your monthly retirement benefit. You can purchase additional service credit at the time of your retirement only. You cannot use the additional service credit to qualify for retirement.

Purchasing additional service credit increases your monthly retirement benefit for the rest of your life and, if you choose a survivor option, the Department of Retirement Systems (DRS) will continue paying the increase to your survivor after your death. You may purchase between one and 60 months of service credit in whole-month increments. The cost of service is based on the annuity factor for your age and plan. The monthly increase to your benefit is based on the same formula used to calculate your retirement benefit. The administrative factors used in the examples online are for illustrative purposes only. See [Administrative Factors](#) on the DRS website for the most current numbers.

Deductions that can be taken from DRS Benefit

Deductions to your retirement benefit check can include income tax authorized by the withholding form you submit with your retirement application, health insurance premiums, life insurance premiums, and more.

Contact DRS with Questions

Visit the [DRS Webpage](#), the DRS [Contact us page](#), or call them at 1-800-547-6657.

Retirement Seminars

DRS offers [retirement planning seminars](#) for members within five years of retirement. Seminars are held at various locations throughout the state. [Register for a seminar online](#).

Nearing Retirement Publications

DRS offers many [publications](#) related to your retirement to help you plan and prepare. After you retire, keep up to date with the retiree edition of the [Retirement Outlook](#) newsletter.

Section 2 - Healthcare Options

When you retire, your Snohomish County healthcare benefits end the last day of the month in which you were in a paid status, so you will want to ensure you have other affordable health care coverage into retirement. There are many options for you to consider, such as:

- The County's Regence Retiree Medical Plan
- [COBRA](#)
- The [Health Insurance Marketplace](#) (if under 65)
- Individual Insurance - private coverage purchased directly from an insurance company
- Through your Spouse's Employer
- [Medicare](#) (if 65 or older)

If you need assistance with selecting the right plan for you, you can get personalized health insurance counseling at no cost to you from [Statewide Health Insurance Benefits Advisors \(SHIBA\)](#). SHIBA is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare. They can also help you understand your Medicare plan choices and answer questions about switching plans. You can reach [SHIBA](#) at 1-800-562-6900.

Regence Retiree Medical Plan - Regular Retirees

If you will be eligible to retire under PERS or LEOFF within three months of separation, you are eligible for the Regence Retiree Medical Plan through the county. If you choose this plan, coverage will be effective on your DRS retirement date or the 1st of the month following the month of separation from the County, whichever is first. If you are eligible for Medicare you must be enrolled in both Parts A & B to be enrolled under the Snohomish County retiree plan.

The Regence Retiree plan includes the BlueCard® Program. This unique program enables you to access hospitals and physicians when traveling outside the four state area Regence serves (Idaho, Oregon, Utah and Washington), as well as receive care in 200 countries around the world. Learn how to have access to care through the BlueCard Program in the [Regence Regular Retiree Medical Plan Booklet](#) on page 36. You can search for providers using the international [BlueCard provider online search tool](#) (typically, the first three letters on your member ID card are ZLF). Call the BlueCard Worldwide® Service Center at 1.800.810.2583 if you are unable to find a suitable provider.

Access plan documents to learn more about the benefits and coverage:

- [Regence Regular Retiree Medical Plan Booklet](#)
- [Regence Regular Retiree Plan Summary/SBC](#)
- [Regular Retiree Medical Plan Rates](#)
- [Enrollment Form](#)

Payment

There are three different ways to pay for this plan:

1. If you have excess accrued sick leave (see [Section 3](#) - Leave at Termination: Classified Employees) or leave with pay (see [Section 4](#) - Leave with Pay at Termination: Management Exempt), you may use it to pay for the Regence Retiree plan monthly premiums for up to 12 months for you and your spouse.
 - a. If you chose to enroll in this plan and use your excess leave to pay the premiums, meet with your payroll liaison to complete the [Prepaid Medical Premiums Worksheet](#) as you near your retirement date. It is crucial to use accurate leave balances to make sure calculations are correct.

- b. If you chose to discontinue coverage when the prepaid premiums end, you may not qualify for a special enrollment right through other agencies.
 - c. If you choose to use your excess leave to pay for this plan and you intend to end your coverage when the free months end - it is important for you to have a plan in place for healthcare coverage as there are certain time frames and requirements for enrolling in other coverage.
 - d. If you chose to discontinue coverage when your prepaid premiums end, you must submit a short letter or [email](#) to HR indicating your wish to discontinue coverage from the plan and the date you want coverage to end.
2. You can pay the premiums through your DRS account. You do not have to start drawing your retirement to be eligible for this plan; however, you will have to self-pay the premiums instead of having them deducted from your retirement check. If you are enrolling in this plan and will pay your premiums from your DRS account, submit the [DRS Authorization Form](#) to HR.
3. If certain circumstances apply, you can self-pay the premiums to the county's finance department. Finance will send you an invoice with instructions on how to submit payments.

COBRA

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act, which helps retirees and other [qualified beneficiaries](#) to continue the same health care coverage you had the day before you retired. You can elect your current medical, dental, and/or vision coverage through COBRA. If you become entitled to elect COBRA continuation coverage when you otherwise would lose group health coverage, you should consider all of your healthcare options before you make your decision. There may be more affordable or more generous coverage options for you and your family through other group health plan coverage. If you're losing coverage and haven't signed up for COBRA, [learn about your rights and options under COBRA](#) from the U.S. Department of Labor.

If you or your dependents are eligible for COBRA, Human Resources (HR) will notify [Conexis](#), our Third Party COBRA Administrator. Conexis will mail you a packet of COBRA materials and an Election Notice within 44 days of your separation. You must enroll in COBRA continuation coverage during your election period, which is at least 60 days long measured from the date the COBRA notice is mailed to you or the date you lose coverage, whichever date is later. If you elect COBRA, you are required to return the election notice to Conexis within 60 days. Your coverage is retroactive back to the 1st of the month following your date of separation.

The [monthly COBRA premiums](#) are expensive and are 100% employee paid, so we recommend that you also explore all of your healthcare options. If you decide not to take COBRA coverage, you may have an option to enroll in a Health Insurance marketplace plan instead. Losing job-based coverage qualifies you for a [Special Enrollment Period](#), which means you have 60 days to enroll in a health plan, even if it's outside the annual Open Enrollment Period. If you're [already enrolled in COBRA](#), you may have options in the Marketplace. [Learn more](#) about how COBRA and the health insurance marketplace work together.

Call Conexis at 1-877-722-2667 if you have questions.

Important factors to consider if you elect COBRA

- You cannot elect both COBRA medical and the Snohomish County Regence Retiree Medical Plan.
- If you select COBRA, you cannot come back later and enroll in the Regence Retiree Medical Plan.
- If you select the Regence Retiree Medical Plan, you cannot come back later and enroll in COBRA.
- The period of coverage is limited, and is for up to 18 months.
- You can enroll in the Regence Retiree medical plan for medical coverage, and enroll in dental and/or vision through COBRA.

COBRA and Medicare

You may be able to elect both COBRA and Medicare:

- If you elect Medicare first, then COBRA, you can continue COBRA and Medicare will become the primary
- If you elect COBRA first, and then Medicare, your COBRA coverage will terminate

COBRA Resources

- [An Employee's Guide to Health Benefits Under COBRA](#)
- [Snohomish County COBRA FAQ](#)
- [FAQs about COBRA Continuation Health Coverage](#)

Health Insurance Marketplace

You can purchase medical coverage through the health insurance marketplace if you are *under age 65* and a U.S. citizen or legal permanent resident. Coverage through the marketplace is available at www.healthcare.gov. The marketplace allows you to preview plans available and it offers affordable private health insurance options.

When you retire, you are involuntarily losing your job-based health coverage, which may qualify you for a [special enrollment right](#) in the marketplace if you enroll within 60 days of losing coverage. If you do not enroll within 60 days of losing coverage, you will be required to wait until the nationwide marketplace annual open enrollment period that generally begins November 15th. If you enroll by the 15th of the month, your coverage would start the first day of the next month. Example: To have coverage January 1st, you must enroll by December 15th. Additionally, if you have certain life changes, you may qualify for a [Special Enrollment Period](#) and your coverage could start sooner.

The actual price of monthly premiums varies greatly depending on where you live, if you smoke, who is covered and their ages and the plan's benefits. All plans must cover a standard set of essential benefits, but they differ by how much of the medical costs the health plan picks up and how much you pay through copayments and coinsurance. There are four types of plans available in the marketplace:

- Bronze Plans: Insurance companies typically pay 60% of covered healthcare expenses
- Silver Plans (Standard Plan): Insurance companies typically pay 70% of covered healthcare expenses
- Gold Plans: Insurance companies typically pay 80% of covered healthcare expenses
- Platinum Plans: Insurance companies typically pay 90% of covered healthcare expenses

If you want to enroll in a marketplace plan and cancel your retiree coverage through the County, some marketplace exceptions apply:

- You cannot get premium tax credits and other savings based on your income
- If you voluntarily drop your retiree coverage, you won't qualify for special enrollment right to enroll in a new marketplace plan. You must enroll in health coverage through the marketplace during their next open enrollment period. Our Snohomish plan allows you to drop your coverage outside of the County's open enrollment period for this purpose.

If you apply for coverage through an exchange and you (and/or your children) qualify, you may be automatically enrolled in Apple Health or Medicaid.

Important Note: You may not qualify for a special enrollment period if you voluntarily cancel your health insurance or your insurer cancels you because you don't pay your premiums. If you are using your excess accrued leave to pay for the Regence Retiree plan for up to 12 months (see [Section 3](#) - Leave at Termination: Classified Employees or [Section 4](#) - Leave with Pay at Termination: Management Exempt), and you voluntarily cancel your coverage when the prepaid premiums end, you may not qualify for a special enrollment right through the marketplace, and you will need to wait until the next marketplace annual open enrollment period to enroll.

Individual Insurance

If you qualify for a special enrollment right, you may be eligible to enroll in an individual plan through insurance companies directly. Shop around carefully when selecting an individual insurance policy, and consider the provider network, premiums, deductibles, co-pays, coinsurance, and the annual limit you have to pay out-of-pocket before insurance covers everything. If you don't qualify for premium assistance on the healthcare marketplace, you may find that a non-exchange plan might be better for you in terms of network providers or other benefit options. You can purchase insurance directly from an insurance company or with the assistance of an insurance broker at no extra cost to you. Review a [list of companies selling health insurance plans](#) (either exchange or non-exchange).

Other Forms of Group Coverage

If you qualify for a special enrollment right, you may be eligible to enroll in your spouse's group plan through his or her employer. You will generally need to request enrollment within 30 days of a qualifying life event. Also, if you are still able and willing to work in retirement, some companies provide health benefits to part-time employees.

Medicare

Please visit www.medicare.gov to learn about specific terms, conditions, and exclusions of Medicare. To apply for Medicare, visit www.ssa.gov/medicare/. Note: If you are enrolled in Medicare, you cannot enroll in a marketplace plan, which is true even if you have Medicare Part A or Part B. If you want coverage designed to supplement Medicare, you can find out more on [Medicare's website](#).

Medicare FAQ

1. *How do our medical plans work with Medicare?*

Our plans work with Medicare and follow the coordination of benefit rules. If you are an active county employee enrolled in a county sponsored medical plan, our plan pays first and Medicare pays second. If you are a retiree enrolled in the county's group retiree medical plan, Medicare pays first and our retiree plan pays second. Review the [Medicare website- which insurance pays first](#) to learn more.

2. *When can I sign up for Part A and/or Part B?*

When you're first eligible for Medicare, you have a 7 month [Initial Enrollment Period](#) to sign up for Part A and/or Part B. In most cases, if you don't sign up for Medicare Part B when you're first eligible, you'll have to pay a [late enrollment penalty](#) for as long as you have Part B and could have a gap in your health coverage. If you sign up during the first 3 months of your 7 month Initial Enrollment Period, coverage will begin on the 1st day of the month in which you turn 65; if you sign up during the month you turn 65 or the 3 months after you turn 65, coverage will begin on the 1st day of the following month.

If you didn't sign up for Part A and/or Part B (for which you must pay premiums) when you were first eligible, and you aren't eligible for a Special Enrollment Period (see below), you can sign up during the General Enrollment Period between January 1–March 31 each year for coverage that starts July 1. You may have to pay a [higher premium for late enrollment in Part A](#) and/or a [higher premium for late enrollment in Part B](#).

3. *What are Medicare special circumstances/special enrollment periods?*

Once your Initial Enrollment Period ends, you may have the chance to sign up for Medicare during a [Special Enrollment Period](#). If you're covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part A and/or Part B any time as long as you or your

spouse (or family member if you're disabled) is working, and you're covered by a group health plan through the employer or union based on that work.

You also have an 8 month Special Enrollment Period to sign up for Part A and/or Part B that starts the month after the employment ends or the group health plan insurance based on current active employment ends, whichever happens first. Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period. You may also qualify for a Special Enrollment Period for Part A and Part B if you're a volunteer, serving in a foreign country.

If you sign up during the 8 month Special Enrollment Period, coverage begins the 1st day of the following month.

4. *Are COBRA and retiree health plans considered coverage based on current employment?*

No. COBRA and retiree health plans aren't considered coverage based on current employment. You're not eligible for a Special Enrollment Period when that coverage ends. This Special Enrollment Period also doesn't apply to people with [End-Stage Renal Disease \(ESRD\)](#).

5. *Which insurance pays first – How does Medicare coordinate with other coverage?*

Visit the [Medicare website- which insurance pays first](#) to see how Medicare coordinates with other coverage in a variety of different scenarios.

6. *Should I get Part B if I have employer or union coverage?*

Visit the [Medicare website](#) to help you decide if you want to sign up for [Medicare Part B \(Medical Insurance\)](#). You can sign up for Part B without a penalty any time you have health coverage based on current employment. (COBRA and retiree health coverage don't count as current employer coverage.)

[When active employer/union coverage ends](#) - Once your active employment (or your employer/union coverage) ends, 3 things happen:

- a. You may be able to get [COBRA](#) coverage, which continues your health insurance through the employer's plan (in most cases for only 18 months) and probably at a higher cost to you.
- b. You have 8 months to sign up for [Part B without a penalty](#), whether or not you choose COBRA. If you choose COBRA, don't wait until your COBRA ends to enroll in Part B. If you don't enroll in Part B during the 8 months after the employment ends:
 - i. You may have to pay a penalty for as long as you have Part B.
 - ii. You won't be able to enroll until January 1–March 31, and you'll have to wait until July 1 of that year before your coverage begins. This may cause a gap in health care coverage.
- c. If you already have COBRA coverage when you enroll in Medicare, your COBRA will probably end. If you become eligible for COBRA coverage after you're already enrolled in Medicare, you must be allowed to take the COBRA coverage. It will always be secondary to Medicare (unless you have End-Stage Renal Disease (ESRD)). [Learn more](#) about how Medicare works with other insurance.

Section 3 - Leave at Termination: Classified Employees

Sick Leave

The Snohomish County Code, [Section 3A.06.040 - Sick Leave and Disability Leave](#), dictates how sick leave is to be processed at termination for non-represented classified employees. If you are a represented employee, there may be different rules that are applied – please refer to your applicable [collective bargaining agreement](#) for details.

- a. Base Cash Payment upon Termination or Death. Upon termination from county employment, an employee will be paid a lump-sum payment from accrued sick leave reserves in the sick leave account up to the maximum amount specified in the following schedule:

Length of Classified Service	Maximum Number of Days Paid	Maximum Number of Hours Paid
Date of employment to end of 5th year	0	0
Beginning of 6th year to end of 10th year	5	40
Beginning of 11th year to end of 15th year	10	80
Beginning of 16th year to end of 20th year	15	120
Beginning of 21st year and thereafter	24	192

Note: Sick leave payouts increase your taxable income, which may raise your tax bracket. Federal Tax, FICA and Medicare taxes are all based on your taxable income. If you are enrolled in Nationwide Deferred Compensation, you may consider changing your deduction for your last pay period which will lower the Federal Tax, but won't affect the FICA and Medicare.

- b. Additional Cash Payment upon Termination. Upon termination, employees with **20 or more years of service** or who are **65 of age or older** will be paid a lump-sum payment of one day of pay for each ten days of accrued sick leave remaining in the sick leave account after the base cash payment made pursuant to paragraph (7)(a) of this section. This payment will be made at the employee's then current pay rate.
- c. Upon termination from the classified service for the purpose of receiving LEOFF 2 or PERS retirement benefits, a classified employee may exchange unused accrued sick leave to pay the Regence Retiree medical plan monthly premiums. Subject to the following provisions:
 - i. Leave to be exchanged shall be only that leave which remains after the classified employee has been compensated in accordance with (a) and (b) above, if applicable. Leave may be exchanged on the basis of **100 hours** of exchanged leave shall equal **one month of paid medical coverage** for a retiree or retiree and spouse in the county's retiree medical program.
 - ii. You must be eligible to retire under PERS or LEOFF within three months of separation to be eligible.
 - iii. Leave may be exchanged only in **100 hour** increments, to a maximum of **1,200 hours** (12 months).
 - iv. Leave which is not used, exchanged or compensated for prior to or upon termination is forfeited.
 - v. Upon the death of a retiree, a surviving spouse who has been enrolled in the retiree medical plan may remain on the plan until paid medical coverage has been exhausted.
 - vi. To use your accrued sick leave for retiree medical coverage, contact your Payroll Liaison to complete the [Retiree's Prepaid Medical Premiums Worksheet](#) as you approach your retirement date to ensure current leave balances are being utilized.
 - vii. Example of calculations:

Classified Employees – Description (100 hours = 1 month, NTE 12 months)	Hours
a. Sick leave balance	1500
b. Eligible Cash Payment Hours (refer to table above)	192
c. Remaining Balance (a-b)	1308
d. 10% Additional Cash Payment (if 20 years of service or age 65) (c *10%)	130.8
e. Remaining Balance for Medical Premium Hours (c-d or = c)	1177.2
f. Prepaid Months (e/100)	11 (months)

Vacation Leave

The Snohomish County Code, [Section 3A.06.050 - Vacation Leave](#), dictates how vacation leave is to be processed at termination for non-represented classified employees. If you are a represented employee, there may be different rules that are applied – please refer to your applicable [collective bargaining agreement](#) for details.

- a. Cash Payment upon Termination. Upon termination from county employment, an employee shall be paid a lump sum payment for all accrued vacation leave up to a maximum of **240** hours; provided that such payment continues to be allowed under state law. Accrued vacation leave in excess of 240 hours shall be forfeited.
- b. Vacation leave payouts increase your taxable income, which may raise your tax bracket. Federal Tax, FICA and Medicare taxes are all based on your taxable income. If you are enrolled in Nationwide Deferred Compensation, you may consider changing your deduction for your last pay period which will lower the Federal Tax, but won't affect the FICA and Medicare.

Floating Holidays

The Snohomish County Code, [Section 3A.06.020 - Holidays](#), dictates how floating holidays are to be processed at termination for non-represented classified employees. If you are a represented employee, there may be different rules that are applied – please refer to your applicable [collective bargaining agreement](#) for details. Floating holidays shall be used in the calendar year earned and are noncumulative and non-compensable upon termination, meaning that if you do not use them before you separate they will not be cashed out.

Section 4 - Leave with Pay at Termination: Management Exempt

The Snohomish County Code, [Section 3.68.070 - Leave with Pay](#), dictates how leave is to be processed at termination for Management Exempt Employees:

1. Upon termination from the exempt service, including voluntary resignation, up to 60 days (**480 hours**) accrued leave pay shall be made from the current leave account. Calculation of accrued leave pay upon termination shall be based upon a maximum rate of 30 days (180 hours) for each full year completed in the exempt service with a proration of any partial year. Before accrued leave pay is calculated for superior court commissioners, a prorated portion of the leave granted in the year of termination shall be forfeited from the reserve and/or current leave accounts based on the number of months remaining in that year.
2. Upon termination from the exempt service for the purpose of receiving LEOFF 2 or PERS retirement benefits, and immediately following termination of employment, an exempt employee may exchange unused accrued leave for Regence Retiree medical coverage subject to the following provisions:
 - a. Leave to be exchanged shall only be that leave which is in excess of leave which may be compensated as shown above. Leave may be exchanged on the basis of 60 hours of exchanged leave shall equal one month of paid medical coverage for a retiree or retiree and spouse in the county's retiree medical program.
 - b. You must be eligible to retire under PERS or LEOFF within three months of separation to be eligible.
 - c. Leave may only be exchanged in **60 hour** increments to a maximum of **720 hours** (12 months).
 - d. Leave which is not used, exchanged or compensated for prior to or upon termination is forfeited.
 - e. Upon the death of a retiree, a surviving spouse who has been enrolled in the retiree medical plan may remain on the plan until paid medical coverage in (a) above has been exhausted.
 - f. If an employee has both management exempt and classified service, they may exchange up to 720 hours (60 hours equals one month premium) of their management exempt leave and/or up to 1,200 hours (100 hours equals one month premium) of their classified leave. The total combined hours exchanged for medical coverage may not exceed 12 months of coverage. Example: A management exempt employee that exchanges 600 hours of management exempt leave for 10 months of coverage may also use 200 hours of excess accrued classified sick leave for the 2 months remaining to be at the maximum months of coverage (12 months of coverage).
 - g. Example of calculations:

Management Exempt – Description (60 hours = 1 month, NTE 12 months)	Hours
a. Leave balance	1500
b. Cash Payment (Up to 480 hours)	480
c. Remaining Balance for Medical Premiums (a-b)	1020
d. Prepaid Months (c/60)	12 (months)

3. When an employee enters the exempt system from the personnel system or civil service, vacation and sick leave accruals earned in that service shall be frozen for use at a later date as follows:
 - a. For each absence from work for other than legal holidays, jury or military leave and leave without pay, an exempt employee may designate whether such leave was required as a result of illness or for vacation purposes and such amount may be charged against vacation and/or sick leave accrued under the personnel or civil service plan. Accordingly, that amount of time will be charged to the appropriate frozen vacation or sick leave accruals earned during personnel or civil

service employment. If no such designation is made the leave time will be deducted from exempt entitlement pursuant to SCC [3.68.070](#)(4).

- b. Upon termination, the employee will be paid for such vacation and sick leave as provided in the rules applicable to the employment under which such vacation and sick leave was accrued.
4. When an exempt employee transfers to classified employment, the exempt employee may freeze or cash out up to 480 hours of leave. Leave in excess of 480 hours may be transferred to the classified vacation or sick leave balance and must be used within 24 months or it will be lost. The following terms apply:
- a. The employee's frozen classified sick and vacation leave accounts, if any, will be reactivated, and unused leave days accrued under this section will be transferred to the employees sick and vacation leave accounts as apportioned by the employee.
 - b. The employee transferring from the exempt system may either freeze the maximum accrual of exempt time as provided in SCC [3.68.070](#) for cash out upon discontinuance of service with the county or the employee may cash out the maximum accrual of exempt time as provided in SCC [3.68.070](#) upon transferring to a classified position.
 - c. Amounts of leave accrued under the exempt plan which exceed the maximum annual accrued leave pay of 30 days as provided in SCC [3.68.070](#)(6) may be used by the employee for up to 24 months after the effective date of the transfer to a classified position.
 - d. When such a transfer occurs after January 1st of a calendar year, monthly sick and vacation accruals shall begin January 1st of the following year at a rate which reflects total years of completed county service.

Section 5 - Benefits Information

Medical, Dental, and Vision Insurance

Your medical, dental, and vision insurance benefits end the last day of the month in which you were in a paid status. Example: If your last day of leave or work is June 15th, your benefits will end on June 30th. Monthly premiums will either be canceled or credited, depending on when you separate:

- If you separate between the 1st and the 15th of the month, any deductions that would have been taken for the next month's coverage would be cancelled.
- If you separate between the 16th and the 31st of the month, deductions taken on the 22nd will be credited to you on the 7th of the next month.

About deductions:

- Hours worked from June 1st – June 15th pay your June 22nd deduction
- Hours worked from June 16th – June 30th pay your July 7th deduction
- June 22nd and July 7th deductions pay for July coverage
- If you separate June 1st, your June 22nd deductions will be cancelled
- If you separate June 30th, your June 22nd deductions will be credited on July 7th

AFLAC

If you are enrolled in any of the Aflac policies, you may be able to continue your coverage at the same group rates/premium you have had through payroll deduction.

- You can transfer your Aflac policies to direct pay with Aflac or through your DRS account
- Your premium and coverage remains the same and you can choose to have it deducted through bank draft, pay with a credit or debit card or be billed on a quarterly basis by Aflac and pay by check.
- If you do not want these deductions taken from your final check, you will need to contact the AFLAC representative in advance to cancel your final deduction.
- Please contact Randy Wallace at 1-425-406-8946 or randy_wallace@us.aflac.com for more information

Deferred Compensation

If you are enrolled in Deferred Compensation, contact the applicable plan to inquire about your options upon separation from the County, such as penalty-free withdrawals once you stop working for the County, to begin distributions, or to roll over your account.

To defer some or all of your final payout to your Nationwide Deferred Compensation account to lower the federal income taxes withheld (FICA and Medicare remain the same), contact our Nationwide account manager Mike Ferguson at 1-509-385-7825 or FERGUSM9@nationwide.com. Mike will assist you with calculating an increased amount that is allowable based on your age and [contribution limits](#), and will advise you on potential [catch-up provisions](#) – such as the Age 50+ Catch-Up or the Special 457 Catch-up. You must submit forms to HR at least one week prior to the last day of the pay period in which you are separating.

Type of Deferral	Limit	Forms Required
Standard Deferral	\$18,000	Enrollment or Change Form (Submit to HR at mailstop 503)
Age 50+ catch-up	\$24,000	Enrollment or Change Form (Submit to HR at mailstop 503)
Special 457(b) catch-up	\$36,000	Change Form and Special Catch-Up Form (Coordinate with Nationwide)

If you want to cancel your plan and do not want deferred comp to be taken from your last check, submit a [Cancellation of Voluntary Deduction](#) form to Human Resources at mailstop 503.

Current plan administrator: Nationwide - FERGUSM9@nationwide.com 1-509-385-7825

Previous plan administrators:

- Empower Retirement (Previously Great-West): 1-800-701-8255
- ICMA: 1-800-669-7400

Flexible Spending Accounts (FSA)

If you have the Health Care FSA, you have the option of stopping participation (no action is required), accelerating payments, or electing to continue payments after tax through COBRA. You may submit claims for expenses incurred prior to or on your recorded termination date, if you do not extend your coverage through COBRA. All claims must be submitted prior to the end of the Claim Filing run out period (June 30th).

If you have the Day Care FSA, your participation shall cease and no further salary redirection or contributions shall be made. You must submit claims for expenses incurred before your retirement date. All claims must be submitted before the end of the Claim Filing Period.

Submit the [FSA Termination Form](#) at the time of your separation (if applicable) to Human Resources at mailstop 503. Call Navia Benefits at 1-800-669-3539 for more information.

Life Insurance - Basic & Supplemental Life Insurance

You may be eligible to continue all or a portion of your coverage without submitting evidence of good health through [Life Conversion or Portability](#).

- a. Life Conversion. The Life Conversion option provides the opportunity for you to obtain an individual life insurance policy that accumulates cash value and is offered at individual insurance rates. Premiums for a Life Conversion policy are substantially higher than your Employer Group plan rates.
- b. Portability. Under the Portability option you may obtain a group life insurance policy to continue 100%, 75%, or 50% of the amount of life insurance coverage (Basic, Supplemental, or both) you had under your Group plan up to a maximum amount.

If you would like more information, review and fax the [Notice of Continuation of Coverage](#) to 1-440-646-9339 to request a quote and necessary enrollment forms. You must make your request within 31 days from your group coverage termination. Call The Hartford at 1-877-320-0484 for more information.

If you want to cancel your coverage before you depart and you do not want your Supplemental Life Insurance premiums to be taken from your last check, you will need to submit a [Cancellation of Voluntary Deduction](#) to Human Resources at mailstop 503.

Employee Assistance Program (EAP)

[Learn how to deal with job transition](#), or visit the [Wellspring EAP Portal](#) to access career transition tools including how to manage change, information on relocation, and much more. EAP Portal user name: Snohomish County. Call 1-800-553-7798 for more information.

Liberty Mutual

If you are enrolled in Liberty Mutual insurance policies, you may be eligible to continue your plan(s). If you do not want this deduction taken from your final check, you will need to contact Liberty Mutual in advance to cancel your final deduction. Call Vicki at 1-360-704-0600 Ext. 56372 for more information.

Section 6 - Payroll Information

Charitable Campaign Contributions

If you do not want your Charitable Campaign Contributions taken on your final check, you will need to submit a [Cancellation of Voluntary Deduction](#) form to Finance/Payroll at mailstop 610.

Parking Garage

If you park in the Main Campus parking garage and pay your monthly fees via automatic payroll deduction, notify the Parking Garage of your last day at parking.garage@snoco.org or call 1-425-388-3348. Obtain and submit a cancellation form from/to the parking garage.

Union Dues

Union dues are deducted on the first pay of the month and are paying for the previous month. Nothing needs to be done to stop this deduction.

Direct Deposit

As soon as a Separation Personnel Action is received by Payroll, your direct deposit will be stopped and you will receive a check for your final pay.

Final Paycheck

Your final paycheck will be delivered to your department's Payroll Liaison. Coordinate with your Liaison to receive your final paycheck. Your final paycheck will not be direct deposit.

- If you separate the 1st - 15th of the month, your final paycheck will be available on the 22nd of the current month.
- If you separate the 16th - 31st of the month, your final paycheck will be available on the 7th of the next month.

Section 7 - Retirement Contacts

Snohomish County Human Resources

Website: <http://snohomishcountywa.gov/190/Human-Resources>

Benefit Carriers Contact Information: <http://snohomishcountywa.gov/3498/Contacts>

Phone: 1.425.388.3411 Ex. 0

Fax: 1.425.388.3579

3000 Rockefeller Avenue; Mailstop 503

Everett, WA 98201

Email: human.resources@snoco.org

Department of Retirement Systems

Website: www.drs.wa.gov

Phone: 1.800.547.6657

TTY phone: 711

Email: recep@drs.wa.gov

ICMA-RC (for Plan 3 members)

Website: www.icmarc.org/washingtonstate

Phone: 1.888.711.8773

Email: plan3@icmarc.org

Social Security Administration (SSA)

Website: www.socialsecurity.gov

Phone: 1.800.772.1213

Medicare

Website: www.medicare.gov

Phone: 1.800.633.4227

Internal Revenue Service (IRS)

Website: www.irs.gov

Phone: 1.800.829.1040

Statewide Health Insurance Benefits Advisors (SHIBA)

Website: <http://www.insurance.wa.gov/>

Phone: 1.800.562.6900

Heath Care Authority

Website: www.hca.wa.gov

Phone: 1.800.200.1004

Regence (Retiree Medical Plan)

Website: www.regence.com

Phone: 1.800.662.0301

Conexis (COBRA Administrator)

Website: www.conexismarketing.com/employees

Phone: 1.877.722.2667

Section 8 - Retirement Checklist

Retirement Checklist (Complete only applicable items)

1. Create a [DRS account, complete a retirement benefit estimate, and/or apply for retirement](#)
2. Notify DRS that you intend to retire at 1-800-547-6657 and follow the instructions provided
3. Review the county's [Employee Retirement Planning Guide](#) and [retirement webpage](#)
4. Review your DRS [Plan Handbook](#): PERS [Plan 2](#) or [Plan 3](#), LEOFF [Plan 2](#), or [PSERS Plan 2](#)
5. Review the DRS [Retirement Planning Checklist](#)
6. Notify your payroll liaison of your retirement date to calculate final pay and leave payouts
7. Notify your manager with written notice at least two weeks prior to your departure date
8. Meet with HR: send an email to human.resources@snoco.org and request a retirement meeting
9. Plan your healthcare options (COBRA and [Regence Retiree plan](#) available through the county)
10. If enrolling in the county's retiree healthcare plan, review the [Regence Retiree Plan Summary](#)
11. If enrolling in the county's retiree healthcare plan, review the [Regence Retiree Plan Premiums](#)
12. If enrolling in the county's retiree healthcare plan, submit the [Regence Enrollment Form](#) to HR
13. If enrolling in the county's retiree healthcare plan and using excess leave to pay the monthly premiums, ask your payroll liaison to complete the [Prepaid Premiums Worksheet](#) and submit to HR
14. If enrolling in the county's retiree healthcare plan and using your excess leave to pay the monthly premiums and you will cancel coverage when the prepaid months end, submit a letter/email to HR before you depart noting that you will cancel coverage when the prepaid months end
15. If enrolling in the county's retiree healthcare plan and you will pay your monthly premiums through your DRS account, submit the [DRS Authorization Form](#) to HR before you depart
16. Review the [COBRA Premiums](#) if you would like to review the monthly COBRA premiums/costs
17. Submit the [Nationwide Deferred Compensation Change Form](#) to HR to defer an amount of your final payout to your deferred compensation account
18. Apply to [continue your life insurance](#) by submitting the [Notice of Continuation of Coverage](#) within 31 days from your group coverage termination
19. Contact Aflac at 1-425-406-8946 to continue your plans via self-pay or through your DRS account
20. Submit the [Flexible Spending Account Termination Letter](#) to HR continue Healthcare FSA through COBRA after-tax or to accelerate contributions
21. Submit the [Personal Information Update Form](#) to Human Resources if you need to update your address
22. Notify the parking garage office at ex. 3348 to cancel monthly parking fees
23. Return your [Orca Passport Card](#) to Facilities
24. Return keycard badge, keys, electronic devices, purchasing card, etc. to department coordinator
25. Coordinate with your payroll liaison to receive final paycheck (no direct deposit for final paycheck)